

Security & Fire Protection

Notice of Change



Suttons Security & Fire Protection Insurance

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Significant changes to your policy

The following lists the key changes in your revised policy but this summary will not reflect any variations or modifications to the policy which are specific to you – these will be confirmed by the schedule attaching to your policy.

We recommend that you read your policy carefully to ensure that it meets your intentions. If you have any concerns or questions please contact Suttons Specialist Risks Limited:

Bull Wharf, Redcliff Street, Bristol, BS1 6QR
Telephone: 0117 930 0100
e-mail: info@ssr.co.uk, website: www.ssr.co.uk.

Changes impacting the policy as a whole

New Section: Exclusions applicable to all Sections, other than Legal Expenses

- Exclusion - Limited cyber risk, has been added, which excludes any loss directly or indirectly caused by a **Cyber incident**. The definition of **Cyber incident** extends to both malicious and non-malicious events. The exclusion has a write back cover for physical loss or damage which is caused by fire or explosion directly occasioned by a **Cyber incident**.

Section specific changes

Employers' Liability – Exclusions

- Exclusion - Hazardous activities has been amended and no longer excludes work at height where the drop exceeds 16m, but only where mobile elevated working platforms are used as the access method. The 16m height limit shall continue to apply where other access methods are being used.

Public and Products Liability – Exclusions

- Exclusion – Aircraft, has been added. This excludes all liability arising from products where the insured is aware that the products are intended to be incorporated into aircrafts or other aerial device or satellite, and the product(s) are related to the flight safety of the aircraft.
- Exclusion – Hazardous activities has been amended and no longer excludes work at height where the drop exceeds 16m, but only where mobile elevated working platforms are used as the access method. The 16m height limit shall continue to apply where other access methods are being used.
- Exclusion – Screening of guarding personnel has been amended, with the stipulated vetting requirements no longer applying to SIA Approved Contractors.
- Exclusion – Use of heat has been amended and now only states what methods of applying heat are excluded.

Public and Products Liability – Optional Extensions

- Optional Extension – Use of heat, has been amended and now only requires the reasonable precautions to be undertaken where excluded equipment is being used (see Exclusion – Use of Heat for details of excluded equipment).

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Professional Indemnity – Exclusions

- Exclusion – Confidentiality has been amended and no longer applies to circumstances where the details of the policy are disclosed to a third party for contract tender purposes.
- Exclusion - Hazardous activities has been amended and no longer excludes work at height where the drop exceeds 16m, but only where mobile elevated working platforms are used as the access method. The 16m height limit shall continue to apply where other access methods are being used.

Property All Risks – Definitions

- Definition – Buildings has been amended and no longer includes “landlords’ fixtures and fittings including tenants’ improvements” as this is now covered within Machinery, plant and all other contents.
- Definition – Contents has been deleted, the sub-definitions that this previously contained have now been added as separate definitions for greater clarity.
- Definition – Electronic business equipment and computers has been added, the content of which remains unchanged from before, where this previously appeared as a sub-definition within the now deleted Definition – Contents
- Definition – Floating contents has been amended and now refers to **Property insured** where it previously referred to the now deleted Definition – Contents
- Definition – Machinery, plant and all other contents has been added, the content of which remains unchanged from before, and combines the content previously found within sub-definitions for Machinery and All other contents, within the now deleted Definition – Contents.
- Definition – Non-ferrous metals has been added, the content of which remains mostly unchanged from before, where this previously appeared as a sub-definition within the now deleted Definition – Contents. The only amendment to this definition is that it now includes reference to **stock**.
- Definition – Portable electronic business equipment has been added, the content of which remains largely unchanged from where this previously appeared as a sub-definition within the now deleted Definition – Contents. The amendments made to the definition seek to broaden the definition and lists the same items as previously, but prefaces this with “including, but not limited to:”
- Definition – Stock has been added, this previously appeared as a sub-definition within the now deleted Definition – Contents. This definition has been redrafted to better clarify what items fall within the definition.

Personal Accident – Definitions

- Definition – Territorial limits has been deleted. This was erroneously included here previously but was a duplication as this definition is included under Section – General Definitions.

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